



**MICHIGAN**  
**HOUSE OF REPRESENTATIVES**  
P.O. Box 30014  
LANSING, MICHIGAN 48909-7514

**MINUTES OF THE COMMITTEE**  
**ON**  
**FINANCIAL SERVICES**

Wednesday, March 16, 2016                      10:30 a.m.                      Room 326 House Office Building

The House Standing Committee on Financial Services was called to order by Chairman Forlini.

Members present: Reps. Forlini, Pettalia, Callton, Graves, Lucido, Theis, Yanez, Clemente, Gay-Dagnogo, Love.

Members absent/excused: None.

Representative Graves moved to adopt the minutes of March 2, 2016. There being no objection, the motion prevailed by unanimous consent.

Chairman Forlini laid the following bills before the committee:

SB 656 (Jones)                      Occupations; collection practices; applicability of collection practices provisions of occupational code to repossession and certain other collection practices; modify.

SB 657 (Jones)                      Consumer credit; collection practices; applicability of collection practices statute to repossession and certain other collection activities; modify.

Sandra McCormick from Senator Jones' office, and Lawrence Dudek, representing PAR, Inc. testified in support of the bills. Questions and discussion followed.

Jim Badeen, representing Midwest Recovery, testified in opposition to the bills and submitted written testimony. Questions and discussion followed.

Heidi Kiel, representing the Michigan Creditors and the Michigan Association of Repossession Agencies, testified in opposition to the bills. Questions and discussion followed.

Kirk Hanna, representing the Michigan Credit Union League, submitted a card with a neutral position on the bills, but did not wish to speak.

The following individuals submitted a card in support of the bills, but did not wish to speak:

Eric Rule, representing the Michigan Creditors Bar Association.

Marnie Wills, representing the Michigan Department of Licensing and Regulatory Affairs.

Deborah Hebert, representing the Millennium Capital and Recovery Corporation.

Seth Gould, representing CentreOne Debt Management Services, LLC.

Leslie Morent, representing Primeritus.

David Worthams, representing the Michigan Bankers Association.

There being no further business before the committee, Chairman Forlini adjourned the meeting, the time being 11:35 a.m.

**Representative Anthony Forlini, Chair**\_\_\_\_\_

Melissa Weipert, Committee Clerk

House Financial Services Committee  
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